

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Eric J. Howell et al.

Title: METHOD AND APPARATUS FOR PROCESSING HEALTH INSURANCE APPLICATIONS  
OVER A NETWORK

Docket No.: 2185.001US1

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Examiner: Robert D. Rines

Group Art Unit: 3626

**MS Appeal Brief - Patents**

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

We are transmitting herewith the following attached items (as indicated with an "X"):

X Reply Brief (7 pgs.).

If not provided for in a separate paper filed herewith, Please consider this a PETITION FOR EXTENSION OF TIME for sufficient number of months to enter these papers and please charge any additional fees or credit overpayment to Deposit Account No. 19-0743.

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CERTIFICATE UNDER 37 CFR 1.8: The undersigned hereby certifies that this correspondence is being filed using the USPTO's electronic filing system EFS-Web, and is addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on this 22 day of August, 2008.

Dawn R. Shaw

Name

/Dawn R. Shaw/

Signature

SCHWEGMAN, LUNDBERG & WOESSNER, P.A.

(GENERAL)